

UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH

In re: Kenneth Alan Ralphs
Camille C Ralphs
Debtor(s).

Case No. 10-20934
Chapter 7
Trustee: Philip Jones

AMENDMENT DECLARATION

Please circle or underline amended material when appropriate.

1. PETITION: _____ REOPENING: Yes _____ No _____ CONVERSION (13 to 7): Yes _____ No _____
When changing debtor's address, please file separate change of address form.
When amending, please submit the changes/additions only!
2. SCHEDULES: A _____ B _____ C X D _____ E _____ F _____ G _____ H _____ I _____ J _____
Are you changing the address, amounts, etc., or adding a creditor?
Changing _____ Adding _____ (\$26 amendment fee required for D, E, & F; OR _____ IFP Waiver)
3. AMENDED AMOUNTS/TOTALS OF SCHEDULES: _____
4. STATEMENT OF AFFAIRS: _____
5. AMENDED CHAPTER 13 PLAN: _____

If you have amended schedules D, E, F by adding a creditor, you owe \$26.00 amendment fee. Fee attached _____

If schedules D, E, F were amended but no creditors added or adding a listed creditor's attorney, no fee necessary. No fee attached _____

Reason no fee is attached _____

It is the debtor's responsibility to notify additional creditors by sending a 341 notice and/or Discharge Order to the creditors added to the schedules/matrix.

A certificate of mailing to creditors should be filed with the Clerk's office (see below).

I declare under penalty of perjury that the information provided in this attached amendment is true and correct.

/s/ Kenneth Alan Ralphs 4/16/2010
Debtor Date

/s/ Camille C Ralphs 4/16/2010
Debtor Date

U.S. Trustee's Office and Trustee in the case supplied copies of amendment(s)? Yes X No _____

/s/ Jacob R. Powell
ATTORNEY FOR DEBTOR(S)

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the foregoing was mailed, postage prepaid, to creditors of this estate as follows (please mark the appropriate lines(s)):

- ____ 341 Notice to creditors added by this amendment.
____ Discharge Notice to creditors added by this amendment.
____ Amended Chapter 13 Plan to all creditors.

DATED _____

ATTORNEY FOR DEBTOR(S)

B6C (Official Form 6C) (12/07)

In re **Kenneth Alan Ralphs and
Camille C Ralphs**
Debtor

Case No. **10-20934**

(If known)

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1092 North 800 West, Orem, UT 84057. (tax value 187,000. Comparables showed 220,000)	U.C.A. 78B-5-503	\$20,000	\$220,000
Iron Blossom time share in Snowbird, Utah, for one week per year in Iron Blossom Lodge. Maintenance fees under \$200	U.C.A. 78B-5-503	\$1,500	\$1,500
Wife's diamond wedding ring with yellow gold band	U.C.A. 78B-5-506(1)(d)	\$1,000	\$1,000
Alliance Whole Life Insurance Policy, insuring life of Husband, face amount \$40,000, Wife is primary beneficiary. Monthly payment is \$49. Created in about 1975.	U.C.A. 78B-5-505(a)(xi)	\$10,000	\$10,000
Reliastar Whole Life Insurance Policy, insuring life of Wife, face amount \$150,000, Husband is primary beneficiary. Monthly payment is \$150. Created in about 2003 or 2004.	U.C.A. 78B-5-505(a)(xii)	\$9,000	\$9,000
Sun Life Roth IRA, created in about 1998. No contributions made in last year.	U.C.A. 78B-5-505(a)(xiv)	\$13,000	\$13,000
Ing IRA, created in about 2001 or 2002 with rollover from employment-based account. No contributions made in last year.	U.C.A. 78B-5-505(a)(xiv)	\$16,000	\$6,000
1999 Chevy Suburban 1500 in fair condition. Mileage is about 125,000.	U.C.A. 78B-5-506(3)	\$2,500	\$2,855
1995 Lincoln Continental in fair condition. Mileage is about 130,000.	U.C.A. 78B-5-505(a)(xiv)	\$2,500	\$1,825
Four whole life insurance policies with Aviva life, insuring the life of four of Debtors' children, beneficiaries include Debtors and children's families. Policies were set up by Debtors. Created 2007	U.C.A. 78B-5-505(a)(xii)	\$1,000	\$1,000
Washer, Dryer, Fridge, Freezer, Stove, Microwave, Carpets in Use, Sewing machine, Provisions sufficient for 12 months (food, household tools, daily dishes, silverware, small appliances, and provisions)	U.C.A. 78B-5-505(a)(viii)	\$3,000	\$3,000
Beds and bedding	U.C.A. 78B-5-505(a)(viii)	\$200	\$200

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 Debtor

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(If known)

SCHEDULE C – PROPERTY CLAIMED AS EXEMPT

Two couches, three love seats, and an armchair	U.C.A. 78B-5-506(1)(a)	\$500	\$500
Kitchen hutch	U.C.A. 78B-5-506(1)(a)	\$100	\$100
3 dressers	U.C.A. 78B-5-506(1)(a)	\$75	\$75
Kitchen table, one kitchen chair, and three classroom chairs used as kitchen chairs (original chairs broke)	U.C.A. 78B-5-506(1)(b)	\$50	\$50
Dining table and chairs	U.C.A. 78B-5-506(1)(b)	\$200	\$200
Books	U.C.A. 78B-5-506(1)(c)	\$50	\$50
Family pictures	U.C.A. 78B-5-505(a)(ix)	\$5	\$5
Backdrops used in wedding setup business	U.C.A. 78B-5-506(2)	\$150	\$150
Beads and fake flowers used in flower business	U.C.A. 78B-5-506(2)	\$25	\$25
Cricket machine for cutting paper, vinyl, etc.	U.C.A. 78B-5-506(2)	\$50	\$50
Clothes	U.C.A. 78B-5-505(a)(viii)	\$200	\$200
Total (Report also on Summary of Schedules.)			\$81,105